

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Yousef, Ayman S	§	Case No. 06 B 08186
	Isaacson, Janice M	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/11/2006.

2) The plan was confirmed on 09/19/2006.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 11/20/2009.

6) Number of months from filing or conversion to last payment: 40.

7) Number of months case was pending: 42.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$5,576.50.

10) Amount of unsecured claims discharged without full payment: \$83,755.82.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$57,650.97
Less amount refunded to debtor	\$170.97

**NET RECEIPTS:** \$57,480.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0
Trustee Expenses & Compensation	\$3,533.77
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,033.77

Attorney fees paid and disclosed by debtor \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$500.00	\$210.99	\$210.99	\$210.99	\$0
Schottler & Zukosky	Priority	\$1,500.00	NA	NA	\$0	\$0
Citizens Bank	Secured	\$5,671.72	\$5,671.72	\$5,671.72	\$5,671.72	\$203.37
Family Federal	Secured	\$162,422.17	NA	NA	\$0	\$0
Family Federal	Secured	\$24,230.43	NA	NA	\$0	\$0
Family Federal	Secured	\$10,965.88	NA	NA	\$0	\$0
Leon Construction Company	Secured	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$0
Nationwide Financial Investments	Secured	\$177,000.00	NA	NA	\$0	\$0
Nationwide Financial Investments	Secured	\$45,000.00	NA	NA	\$0	\$0
Nationwide Financial Investments	Secured	\$162,000.00	NA	NA	\$0	\$0
US Bank	Secured	NA	\$1,436.38	\$1,436.38	\$0	\$0
US Bank	Secured	\$34,166.96	\$32,975.95	\$32,975.95	\$0	\$0
Washington Mutual Bank FA	Secured	\$170,000.00	NA	NA	\$0	\$0
Alliance One	Unsecured	\$0	NA	NA	\$0	\$0
Alliance One	Unsecured	\$1,102.96	NA	NA	\$0	\$0
AT&T Universal Card	Unsecured	\$6,569.00	NA	NA	\$0	\$0
AT&T Universal Card	Unsecured	\$0	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
B-Real LLC	Unsecured	\$1,074.97	\$1,074.97	\$1,074.97	\$676.02	\$0
Bass & Associates	Unsecured	\$884.65	NA	NA	\$0	\$0
Bonlar Loan Company	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$879.44	NA	NA	\$0	\$0
Capital One Auto Finance	Unsecured	\$7,857.33	\$7,490.25	\$7,490.25	\$4,710.44	\$0
Citibank	Unsecured	\$2,091.00	NA	NA	\$0	\$0
Citizens Bank	Unsecured	\$1,150.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$6,744.54	\$8,928.71	\$8,928.71	\$5,615.05	\$0
ECast Settlement Corp	Unsecured	\$7,670.25	\$5,658.29	\$5,658.29	\$3,558.39	\$0
ECast Settlement Corp	Unsecured	NA	\$8,831.55	\$8,831.55	\$5,553.96	\$0
Frederick J Hanna & Assoc	Unsecured	\$5,658.29	NA	NA	\$0	\$0
Freedman Anselmo Lindberg	Unsecured	\$8,950.15	NA	NA	\$0	\$0
Home Depot	Unsecured	\$1,152.00	NA	NA	\$0	\$0
Home Depot	Unsecured	\$2,230.00	NA	NA	\$0	\$0
HSBC Bank USA	Unsecured	\$885.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$33.60	NA	NA	\$0	\$0
JD Consumer Three LLC	Unsecured	\$3,028.91	\$3,028.91	\$3,028.91	\$0	\$0
Leon Construction Company	Unsecured	NA	\$500.00	\$500.00	\$314.42	\$0
Loyola University Medical Center	Unsecured	\$29.80	NA	NA	\$0	\$0
Loyola University Medical Center	Unsecured	\$229.53	NA	NA	\$0	\$0
MacNeal Health Network	Unsecured	\$784.94	NA	NA	\$0	\$0
MBNA America	Unsecured	\$6,224.12	NA	NA	\$0	\$0
Metropolitan Advanced Radiology	Unsecured	\$56.60	NA	NA	\$0	\$0
National Capital Management	Unsecured	\$3,743.14	\$3,743.14	\$3,743.14	\$2,353.95	\$0
National Waste Services Inc	Unsecured	\$587.00	NA	NA	\$0	\$0
Onyx Acceptance Corp	Unsecured	\$10,242.50	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$776.95	\$1,244.84	\$1,244.84	\$782.80	\$0
Resurgent Capital Services	Unsecured	NA	\$7,081.25	\$7,081.25	\$4,453.24	\$0
Resurgent Capital Services	Unsecured	\$12,967.00	\$12,967.55	\$12,967.55	\$8,154.91	\$0
RoundUp Funding LLC	Unsecured	NA	\$9,516.91	\$9,516.91	\$5,984.99	\$0
Sears Roebuck & Co	Unsecured	\$546.86	NA	NA	\$0	\$0
Sears Roebuck & Co	Unsecured	\$257.13	NA	NA	\$0	\$0
State Farm Bank	Unsecured	\$2,745.68	\$2,706.38	\$2,706.38	\$1,701.98	\$0
Valentine & Kebartas Inc	Unsecured	\$1,055.85	NA	NA	\$0	\$0
VHS Of Illinois, Inc	Unsecured	\$44.80	NA	NA	\$0	\$0
Yellow Pages	Unsecured	\$3,198.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$32,975.95	\$0	\$0
Mortgage Arrearage	\$1,436.38	\$0	\$0
Debt Secured by Vehicle	\$5,671.72	\$5,671.72	\$203.37
All Other Secured	\$2,500.00	\$2,500.00	\$0
<b>TOTAL SECURED:</b>	\$42,584.05	\$8,171.72	\$203.37
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$210.99	\$210.99	\$0
<b>TOTAL PRIORITY:</b>	\$210.99	\$210.99	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$72,772.75	\$43,860.15	\$0

**Disbursements:**

Expenses of Administration	\$5,033.77	
Disbursements to Creditors	\$52,446.23	
<b>TOTAL DISBURSEMENTS:</b>		\$57,480.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: January 28, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.